

FOR IMMEDIATE RELEASE

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Essential Insurance Advice For a New School Year

JACKSON, *Miss.* – As students return to school or enter college this fall, it is important to consider how your insurance needs evolve.

“We’re in the midst of hurricane season now, so get kids involved in building their own emergency kit. Make sure to include your child’s medication and supplies in your go-bag. For school-aged children, update school records and discuss emergency contact numbers with them. If your child is home alone after school hours, make sure they know how and when to dial 911, how to evacuate your home, and where to meet in case of an emergency,” said Insurance Commissioner Mike Chaney.

Keep these tips in mind for teenage and college drivers:

- Review your current deductibles to ensure they are affordable in the event of a claim. On older vehicles, consider lowering or eliminating the physical damage deductible, unless required by your bank.
- You can also control student auto premiums, in some cases, with accident forgiveness.
- Students could also qualify for a good student discount on auto insurance

For college students planning to live off-campus, looking into renters’ insurance is crucial. If your student will share a rental property with one or more unrelated roommates, they should each buy their own individual renter’s policy.

Whether living on or off-campus, documenting students’ valuables is important. Create an inventory of expensive items like laptops, tablets, and phones. An inventory will make filing an insurance claim easier if these items are stolen, lost, or damaged. Download the NAIC Home Inventory app here, <https://content.naic.org/consumer/home-inventory>.

Before your child heads off to college, remember to provide them with copies of all their insurance cards for any medical needs. It's important to discuss the distinction between in-network and out-of-network health providers and locate a nearby hospital or clinic close to campus, in case they require medical attention.

College students are particularly vulnerable to identity theft due to the abundance of personal information and how casually it may be handled. Identity theft insurance can cover the expenses of reclaiming financial identity, including the costs of copying documents, mailing paperwork, lost wages from taking time off work, and hiring legal assistance.

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